

Lump Sum

Cancer

*Limited Benefit Supplemental
Health Insurance*

If you've ever been out of work because of
an illness, you know there are two things
that are increasingly hard to come by:

Peace of mind and cash benefits.

Our insurance policies help provide both.



Aflac®

American Family Life Assurance
Company of Columbus (Aflac)

Lump Sum

Cancer

Policy Series A72000

The Need

Good health is one of the most important factors in getting the most out of life. Beyond simply feeling good, it gives you the ability and confidence to do all the things you enjoy. That's why ensuring that you have coverage in case your health should decline is important to your well-being—physically, mentally, and financially. With the estimated lifetime probability of cancer affecting about 1-in-2 men and 1-in-3 women, the likelihood of developing this disease is a reality that many are unprepared for. Even if you are at a high risk of developing cancer or have a family history of it, Aflac's Lump Sum Cancer plan can help with the treatment costs of cancer.*

More importantly, the policy helps you focus on getting well instead of being distracted by the stress and costs of medical and personal bills. With Aflac's Lump Sum Cancer plan, you receive cash benefits directly—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

The Lump Sum Cancer Insurance Policy:

- Pays benefits directly to the insured.
- Is completely portable.
- Is guaranteed-renewable until age 75.

Aflac's Lump Sum Cancer insurance policy pays cash benefits directly to you, helping with the costs of rehabilitation, extended hospital stays, or even everyday living expenses. Cancer insurance may also help with the costs not covered by major medical, such as deductibles, copayments, travel, or other out-of-pocket expenses. Knowing that you've addressed the medical costs of cancer as well as those ongoing expenses of everyday life may help provide you with much-needed peace of mind at a crucial time.

About 1,437,180 new cancer cases were expected to be diagnosed in 2008.*

No one wants to think about cancer, but shouldn't you consider how you and your family would manage if you were unable to work due to cancer? An Aflac Lump Sum Cancer policy could make a difference to your well-being, your family, and your future.

*Cancer Facts and Figures 2008, American Cancer Society.



What We Will Pay

For benefits to be payable, the Onset Date of the Loss must occur on or after the Effective Date of coverage, while coverage is in force, and must be separated by 180 days or more from the Onset Date of any other covered Loss for such Covered Person. If more than one Loss per Covered Person occurs within 180 days, only the highest eligible benefit will be paid. Aflac will not accept an assignment of these benefits. All benefits will be payable to you. Any accrued benefits unpaid at your death will be paid to your estate.

Internal Cancer Benefit

Aflac will pay the amount listed in the Policy Schedule (\$10,000–\$30,000, available in \$5,000 increments) upon a Covered Person's Onset Date of Internal Cancer. This benefit is payable once per Covered Person, per lifetime.

Internal Cancer does not include Nonmelanoma Skin Cancers, Noninvasive Melanoma Skin Cancers, or Carcinoma In Situ.

Carcinoma In Situ Benefit

Aflac will pay \$2,000 upon a Covered Person's Onset Date of Carcinoma In Situ. This benefit is payable once per Covered Person, per lifetime.

Cancer-Related Death Benefit

Aflac will pay \$5,000 when a Covered Person suffers a Cancer-Related Death.

What Is Not Covered

Limitations and Exclusions: Benefits are not provided for premalignant conditions or conditions with malignant potential (unless specifically covered); complications of cancer; or any other disease, sickness, or incapacity. Aflac will not pay benefits for recurrence, direct extension, or metastatic spread of any cancer diagnosed prior to the Effective Date of coverage.

Aflac will not pay benefits for any Loss that is caused by a Pre-Existing Condition unless the Onset Date is more than 12 months after the Effective Date of coverage. Benefits are payable for only one covered Loss at a time per Covered Person.

Aflac will not pay benefits for a Loss that is diagnosed outside the territorial limits of the United States, its possessions, or the countries of Canada and Mexico.

Aflac will not pay benefits whenever coverage provided by the policy is in violation of any U.S. economic or trade sanctions. If the coverage violates U.S. economic or trade sanctions, such coverage shall be null and void.

For benefits to be payable, the Onset Date must occur on or after the Effective Date of coverage, while coverage is in force, and must be separated by 180 days or more from the Onset Date of any other covered Loss for such Covered Person. If more than one Loss per Covered Person occurs within 180 days, only the highest eligible benefit will be paid.

Aflac will not pay benefits for Skin Cancers.

Pre-Existing Condition Limitations: A *Pre-Existing Condition* is an illness, disease, infection, or disorder for which, within the 12-month period before the Effective Date of coverage, medical advice, consultation, or treatment was recommended or received, or for which symptoms existed that would ordinarily cause a prudent person to seek diagnosis, care, or treatment. Benefits for a Loss that is caused by a Pre-Existing Condition will not be covered unless the Onset Date is more than 12 months after the Effective Date of coverage.

The policy has limitations and exclusions that may affect benefits payable.

This brochure is for illustrative purposes only. See the policy for complete details, definitions, limitations, and exclusions.

Terms You Need to Know

Cancer-Related Death: death as a result of Internal Cancer. Internal Cancer must be listed as the primary or a contributing cause of death on the death certificate.

Carcinoma In Situ: a carcinoma in the natural or normal place, confined to the site of origin without having invaded neighboring tissue.

Covered Person: any person insured under the coverage type that you applied for on the application: individual (named insured listed in the Policy Schedule), named insured/Spouse only (named insured and Spouse), one-parent family (named insured and Dependent Children), or two-parent family (named insured, Spouse, and Dependent Children). *Spouse* is defined as the person to whom you are legally married and who is listed on your application. Newborn children are automatically insured from the moment of birth. If coverage is for individual or named insured/Spouse only and you desire uninterrupted coverage for a newborn child, you must notify Aflac in writing within 31 days of the birth of your child, and Aflac will convert the policy to one-parent family or two-parent family coverage and advise you of the additional premium due. Coverage will include any other unmarried Dependent Child, regardless of age, who is incapable of self-sustaining employment by reason of mental retardation or physical handicap and who became so incapacitated prior to age 25 and while covered under the policy. *Dependent Children* are your natural children, stepchildren, or legally adopted children who are unmarried, under age 25, and your dependents. A Dependent Child (including persons incapable of self-sustaining employment by reason of mental retardation or physical handicap) must be under age 25 at the time of application to be eligible for coverage.

Effective Date: the date(s) coverage begins as shown in the Policy Schedule. The Effective Date is not the date you signed the application for coverage.

Guaranteed-Renewable: the right to continue your policy in force by payment of the premium due on or before the renewal date. The policy is guaranteed-renewable to age 75, subject to Aflac's right to change premiums by class upon any renewal date. Coverage terminates on the policy anniversary date following a Covered Person's 75th birthday.

Internal Cancer: disease manifested by the presence of a malignant tumor and characterized by the uncontrolled growth and spread of malignant cells and the invasion of tissue. Internal Cancer also includes but is not limited to leukemia, Hodgkin's disease, myeloproliferative and myelodysplastic blood disorders, and invasive melanoma of Clark's Level III or higher, or a Breslow level greater than 1.5 mm. Premalignant conditions or conditions with malignant potential, other than those specifically named above, are not considered Internal Cancer. Internal Cancer does not include Nonmelanoma Skin Cancers, Noninvasive Melanoma Skin Cancers, or Carcinoma In Situ.

Loss: Internal Cancer, Carcinoma In Situ, or Cancer-Related Death.

Onset Date: the day the tissue specimen, culture, and/or titer is taken upon which the diagnosis of Internal Cancer or Carcinoma In Situ is based. The Onset Date is not the date the diagnosis is communicated to the Covered Person.

Physician: a person legally qualified to practice medicine, other than you or a member of your immediate family, who is licensed as a Physician by the state where treatment is received to treat the type of condition for which a claim is made.

Skin Cancer: a cancer that forms in the tissues of the skin and is confined to the skin. There are several types of Skin Cancer. Skin Cancer that forms in melanocytes (skin cells that make pigment) is called melanoma.

- **Nonmelanoma Skin Cancer:** a cancer other than a melanoma that begins in the upper part of the skin (epidermis).
- **Noninvasive Melanoma Skin Cancer:** a cancer that has not spread outside the tissue in which it began and includes melanoma of Clark's Level I or II, or a Breslow Level less than or equal to 1.5 mm.

The policy to which this sales material pertains is written only in English; the policy prevails if interpretation of this material varies.



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